

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: An et al.
Title: METHOD AND SYSTEM FOR ASSESSING
LOAN CREDIT RISK AND PERFORMANCE
Appl. No.: 10/816,496
Filing Date: 4/1/2004
Examiner: Trotter, Scott S
Art Unit: 3694
Confirmation Number: 8612

AMENDMENT AND REPLY UNDER 37 CFR 1.111

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Non-Final Office Action dated November 14, 2008, concerning the above-referenced patent application.

Amendments to the Specification begin on page 2 of this document.

Amendments to the Claims are reflected in the listing of claims which begins on page 4 of this document.

Remarks/Arguments begin on page 8 of this document.

Please amend the application as follows: